

<i>SERFF Tracking Number:</i>	<i>AMFA-126372491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Union Central Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44052</i>
<i>Company Tracking Number:</i>	<i>AR FRONT JACKETS-2010</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>AR Replacement Free Look-UCL Life</i>		
<i>Project Name/Number:</i>	<i>AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life</i>		

Filing at a Glance

Company: The Union Central Life Insurance Company

Product Name: AR Replacement Free Look-UCL Life SERFF Tr Num: AMFA-126372491 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- State Tr Num: 44052
Closed

Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: AR FRONT JACKETS- State Status: Approved-Closed
Fixed/Indeterminate Premium 2010

Filing Type: Form

Author: Teri Tran Reviewer(s): Linda Bird
Date Submitted: 11/11/2009 Disposition Date: 11/17/2009
Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: AR Replacement Free Look-UCL Life
Project Number: AR Replacement Free Look-UCL Life
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This filing is for AR only.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/17/2009

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 11/17/2009
Created By: Teri Tran
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Teri Tran
Filing Description:
The Union Central Life Insurance Company
NAIC No.: 0943-80837
FEIN No.: 31-0472910

ARKANSAS Rule 97 – Life Insurance And Annuities Replacement

SERFF Tracking Number: AMFA-126372491 State: Arkansas
Filing Company: The Union Central Life Insurance Company State Tracking Number: 44052
Company Tracking Number: AR FRONT JACKETS-2010
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: AR Replacement Free Look-UCL Life
Project Name/Number: AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life

Section 6(A)(4) – 30-Day Free Look Requirement for Replacements

Policies Impacted:

UC 8606 AR Term Life
UC 8611 S AR Term Life
UC 8612 AR Whole Life

Pursuant to the adoption of Arkansas Rule 97 regarding replacement of life insurance and annuity contracts, we hereby submit the revised front jackets for the policies listed above. The free-look provision for replacements, as stated on the cover page, has been changed to 30 days. This change will become effective with the Rule on January 1, 2010.

We have enclosed the new policy covers for your review. These front jackets will replace those previously approved by your department under the following form numbers:

Form No. - Date Approved - Tracking No.

UC 8606 - 08/02/1994 - N/A
UC 8611 S - 02/28/2006 - N/A
UC 8612 - 08/02/2005 - N/A

The 30-day right to examine period for replacements is the only change contained in this submission. The form number has also been revised accordingly for all pages of each policy. No other changes have been made to the previously approved form.

We request that, in addition to client-specific information, items such as Company logo, contact information, and officer names remain variable fields, which may be changed without the requirement of re-filing in the future.

If you have any questions, please do not hesitate to contact me at 1-800-745-1112, extension 87899, by fax at 402-467-7956, or via e-mail at ttran@ameritas.com.

Company and Contact

Filing Contact Information

Teri Tran, Contract Analyst	ttran@ameritas.com
5900 O Street	800-745-1112 [Phone] 87899 [Ext]
P O Box 81889	402-467-7956 [FAX]
Lincoln, NE 68501-1889	

SERFF Tracking Number: AMFA-126372491 State: Arkansas

Filing Company: The Union Central Life Insurance Company State Tracking Number: 44052

Company Tracking Number: AR FRONT JACKETS-2010

TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: AR Replacement Free Look-UCL Life

Project Name/Number: AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life

Filing Company Information

The Union Central Life Insurance Company CoCode: 80837 State of Domicile: Nebraska
 5900 O Street Group Code: 943 Company Type:
 PO Box 81889 Group Name: UNIFI Companies State ID Number:
 Lincoln, NE 68510 FEIN Number: 31-0472910
 (800) 745-1112 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$60.00
 Retaliatory? No
 Fee Explanation: \$20 X 3 policy jackets = \$60.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Union Central Life Insurance Company	\$60.00	11/11/2009	31968736

SERFF Tracking Number: *AMFA-126372491* *State:* *Arkansas*
Filing Company: *The Union Central Life Insurance Company* *State Tracking Number:* *44052*
Company Tracking Number: *AR FRONT JACKETS-2010*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.103 Renewable - Single Life -*
Fixed/Indeterminate Premium

Product Name: *AR Replacement Free Look-UCL Life*
Project Name/Number: *AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/17/2009	11/17/2009

<i>SERFF Tracking Number:</i>	<i>AMFA-126372491</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life</i>		

Disposition

Disposition Date: 11/17/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMFA-126372491	State:	Arkansas
Filing Company:	The Union Central Life Insurance Company	State Tracking Number:	44052
Company Tracking Number:	AR FRONT JACKETS-2010		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name:	AR Replacement Free Look-UCL Life
Project Name/Number:	AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Term Life		Yes
Form	Term Life		Yes
Form	Whole Life		Yes

SERFF Tracking Number: AMFA-126372491 State: Arkansas

Filing Company: The Union Central Life Insurance Company State Tracking Number: 44052

Company Tracking Number: AR FRONT JACKETS-2010

TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: AR Replacement Free Look-UCL Life

Project Name/Number: AR Replacement Free Look-UCL Life/AR Replacement Free Look-UCL Life

Form Schedule

Lead Form Number: UC 8606 AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UC 8606 AR	Policy Jacket	Term Life	Initial		50.000	UC 8606 AR Front Jacket-Bracketed-111109.pdf
	UC 8611 S AR	Policy Jacket	Term Life	Initial		51.000	UC 8611 S AR Front Jacket-Bracketed-111109.pdf
	UC 8612 AR	Policy Jacket	Whole Life	Initial		53.000	UC 8612 AR Front Jacket-Bracketed-111109.pdf

The
Union Central
Life Insurance Company

Founded in 1867...A Mutual Company...P.O. Box 40888, Cincinnati, Ohio 45240

INSURED:	JOHN DOE
POLICY NUMBER:	1234567
POLICY DATE:	JANUARY 1, 1996
ISSUE DATE:	JANUARY 1, 1996

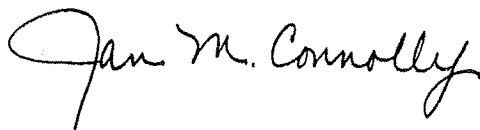
THIS IS A LEGAL CONTRACT—READ IT CAREFULLY

THE COMPANY PROMISES to pay the policy proceeds to the beneficiary if the insured dies while this policy is in force, subject to the terms of this policy.

LOOK AT THE APPLICATION FORMS. This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.

20-DAY RIGHT TO EXAMINE THE POLICY. THIS POLICY MAY BE SENT BACK TO THE COMPANY OR ITS AGENT WITHIN 20 DAYS AFTER IT IS RECEIVED (30 DAYS IF THIS IS A REPLACEMENT FOR AN EXISTING POLICY). IN SUCH CASE, THIS POLICY WILL BE VOID FROM THE BEGINNING. THE COMPANY WILL SEND BACK ANY PREMIUM WITHIN 10 DAYS AFTER THIS POLICY IS RETURNED.

Signed for the Company at Cincinnati, Ohio



Secretary



President

Renewable Term Life Policy • Participating
Insurance Payable at Death of Insured During Term Period
Premiums Payable for Term Period • Convertible
Premiums are Subject to Change

The
Union Central
Life Insurance Company

*Founded in 1867... A Stock Company... 1876 Waycross Road, P.O. Box 40888, Cincinnati, Ohio 45240
1-800-825-1551*

INSURED: John Doe
POLICY NUMBER: 0123456789
POLICY DATE: December 1, 2007
ISSUE DATE: December 1, 2007

WE PROMISE to pay the death benefit to the beneficiary on receipt of satisfactory *proof* of death of the *insured* while this policy is in force, subject to the terms of this policy.

LOOK AT THE APPLICATION FORMS. This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between *you* and Union Central.

RIGHT TO EXAMINE THE POLICY. It is important to Union Central that *you* are satisfied with this policy. *You have 20 days after you receive it to review the policy. If this policy is a replacement for an existing policy you have 30 days after you receive it to review the policy. If you are not satisfied, you may send it back to us or give it to our agent. In such case, this policy will be void from the beginning. We will refund the premiums paid within 10 days after this policy is returned.*

Signed for The Union Central Life Insurance Company at Cincinnati, Ohio

 **SPECIMEN**

Secretary

 **SPECIMEN**

President

Renewable Term Life Policy • Nonparticipating
Insurance Payable at Death of Insured During Term Period
Premiums Payable for Term Period • Convertible
Premiums are Subject to Change

The
Union Central
Life Insurance Company

*Founded in 1867... A Stock Company... 1876 Waycross Road, P.O. Box 40888, Cincinnati, Ohio 45240
1-800-825-1551*

INSURED: John Doe
POLICY NUMBER: 0123456789
POLICY DATE: December 1, 2007
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WE PROMISE to pay the death benefit to the beneficiary on receipt of satisfactory *proof* of death of the *insured* while this policy is in force, subject to the terms of this policy.

LOOK AT THE APPLICATION FORMS. This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between *you* and Union Central.

RIGHT TO EXAMINE THE POLICY. It is important to Union Central that *you* are satisfied with this policy. *You* have 20 days after *you* receive it to review the policy. If this policy is a replacement for an existing policy *you* have 30 days after *you* receive it to review the policy. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this policy will be void from the beginning. *We* will refund the premiums paid less partial cash surrenders within 10 days after this policy is returned.

Signed for The Union Central Life Insurance Company at Cincinnati, Ohio

 **SPECIMEN**

Secretary

 **SPECIMEN**

President

Whole Life Policy - Annual Dividends
Death Benefit Payable at Death of Insured
Premiums Payable for Stated Period
Participating

<i>SERFF Tracking Number:</i>	<i>AMFA-126372491</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: UCL Life-Readability Ceritification-110509.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Does not apply.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Does not apply.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: UCL Life-Cover Letter-110509.pdf		

STATE OF ARKANSAS
CERTIFICATE OF READABILITY

INSURER:

This is to certify that the attached form(s) has achieved a Flesch Reading Ease Score of:

FORM NO:

FLESCH SCORE:

FORM NAME:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
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_____	_____	_____

complies with the requirements of Ark. Stat. Ann. Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

SIGNATURE: _____

TYPED NAME:

TITLE:

DATE: _____



November 5, 2009

Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

RE: The Union Central Life Insurance Company
NAIC No.: 0943-80837
FEIN No.: 31-0472910

ARKANSAS Rule 97 – Life Insurance And Annuities Replacement
Section 6(A)(4) – 30-Day Free Look Requirement for Replacements

Policies Impacted: **UC 8606 AR Term Life**
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 UC 8612 AR Whole Life

Dear Sir/Madam:

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If you have any questions, please do not hesitate to contact me at 1-800-745-1112, extension 87899, by fax at 402-467-7956, or via e-mail at ttran@ameritas.com.

Sincerely,

Teri Tran

Teri Tran, FLMI, ACS
Contract Analyst